



James H. "Jim" Brown  
Commissioner of Insurance

Louisiana Department  
of Insurance  
Consumer Hotline  
1-800-259-5300  
Monday - Friday  
8AM - 6PM

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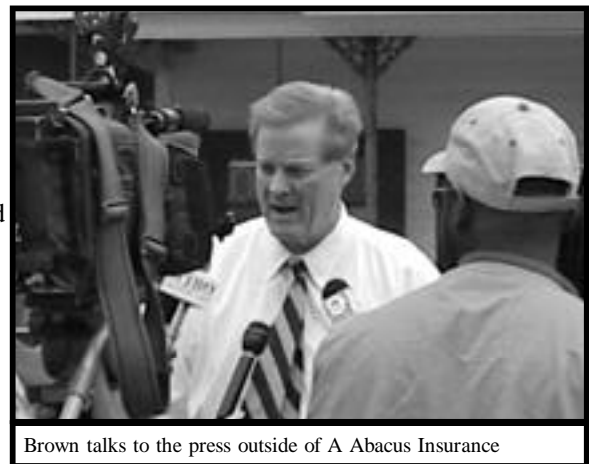
# Louisiana Insurance UPDATE



June 2000

## Commissioner Brown Continues Crackdown On Fraud

The results of the following actions are part of a sweep being made around the state by the Department of Insurance and the State Police Task Force on Insurance Fraud. "Insurance fraud is a huge problem in Louisiana. Claims fraud alone in Louisiana is estimated at \$2.3 billion a year," said Commissioner Brown. "And that does not even include agent fraud." He noted, however, that most agents are honest and hard working.



Brown talks to the press outside of A Abacus Insurance

"The problem is that we suspect that there are numerous people in Louisiana who think they have insurance, when in fact they don't, even though they have paid their premiums," Brown said. "We hope to determine, after further investigation, just how widespread the fraud is and how many victims are involved," noted Brown. (information is available by calling the Department of Insurance at 1-800-342-5900.

### May 5, 2000 GREENWELL SPRINGS-

A local insurance agent was booked on theft and misappropriation counts, another in a series of insurance fraud arrests around the state.

Rebecca L. Ehrhardt, 45, of 16918 Pernecia Drive, Greenwell Springs, was booked into the Parish Prison on one count of felony theft and 49 counts of misappropriation of insurance premiums, according to Commissioner Brown.

**April 10, 2000 BATON ROUGE** - Yih-Ching Liou, 50, of 1026 East River Oaks, Baton Rouge, was booked into the East Baton Rouge Parish Jail after Department of Insurance and State Police Fraud Task Force investigators showed up with a search warrant at his insurance agency, A Abacus Agency, 4611 South Sherwood Forest Boulevard. "The suspect is alleged

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# Ask The Commissioner

**Q:** My home and my truck were damaged this week by a storm. I don't know yet if it was from a tornado or straight line winds. Will my homeowners insurance pay more if the damage was caused by a tornado? What else do I need to know before I file a claim?

**A:** We hear a lot of discussion about whether storm damage was caused by a tornado or straight line winds. The fact is that the amount your insurance policy will pay is not affected by whether the damage was caused by a tornado or straight line winds. The amount paid will depend on a number of factors, including the dollar amount of the deductible, the type of damage, and the type of property insurance policy you purchased. Although you didn't mention flood damage, always remember that flooding is not covered under your homeowners, renters or other traditional property insurance.

To find out what your homeowners and automobile insurance policies cover, contact your agent or other insurance company representative as soon as possible. It's a good idea to have your insurance policy or policies on the damaged property with you when you call. The policy number and other information will help your agent or company answer questions about what your insurance covers. When filing a claim, especially after a storm, be sure to give a phone number where you can be reached during the day.

If you have hail or other damage to your truck and it is drivable, you may want to meet the adjuster sometime during the day at a place close to where you work. Of course, the adjuster will have to come to your home during daylight hours to inspect the damage to your house and other immovable property.

Comprehensive insurance on your damaged vehicle will pay for hail and other storm damage just as it does other covered perils. For example, if you have \$250 deductible on your car, the insurance company will pay for damages up to the value of the car, minus the \$250 deductible. Any car that is financed or leased is probably going to have comprehensive coverage on it, although the amount of the deductible will vary. If your liability policy doesn't include collision and comprehensive coverage, look for a separate policy in your car loan or lease papers.

## Easter Twisters Hit North Louisiana

The tornadoes, high winds and hail that hit North Louisiana on Easter Sunday caused significant damage to automobiles and property. State Farm has received nearly 4,900 homeowner claims and close to 4,700 auto insurance claims.

State Farm's Mid-South Regional office called in eight national catastrophic teams to assist local agents and claims personnel assessing the damage and handling claims.

Allstate Insurance Company reported 800 auto, 980 homeowners and 7 commercial insurance claims being filed. The company established a drive-in claims location and set up a catastrophic mobile response unit in Minden, one of the hardest hit areas in North Louisiana.



### Department Cease and Desist Orders

The following Cease and Desist Orders were served by the Louisiana Department of Insurance during the first quarter of 2000

Number	Title	Date	Action
C&D #00-04	James C. Fortner	3-24-00	Cease & Desist
C&D #00-03	Homer E. Parker	3-6-00	Cease & Desist
C&D #00-02	Paula F. Citizen	2-22-00	Cease & Desist
C&D #00-01	Linda Rupert	2-21-00	Cease & Desist

### Department Directives

The following Directives were served by the Louisiana Department of Insurance during the first quarter of 2000

Number	Title	Proposed Action	Effective Date
Directive 151	Insurance Premium Financing	Adopted	1-13-00

### Department Regulations

The following Regulations were served by the Louisiana Department of Insurance during the first quarter of 2000

Number	Title	Proposed Action	Hearing Date	Effective Date
Reg. 68	Patient Rights Under Health Insurance Coverage in LA	Adopted	8/31/99	Feb. 2000
Reg. 69	Y2K Exclusions	Adopted	submitted 10/11/99	Jan. 2000
Reg. 72	Commercial Lines Insurance Policy Form Deregulation	Adopted	submitted 01/2000	April 2000

# Lights On For Safety

Insurance Commissioner Jim Brown has teamed up with numerous Louisiana safety organizations in an effort to raise awareness about Louisiana's vehicle headlight law.

Louisiana law requires all drivers to turn their headlights on during foggy and/or rainy weather conditions. The Louisiana Department of Insurance, Louisiana Highway Safety Commission, Louisiana State Police, and Louisiana Motor Transport Association have partnered together to publicize this law, forming the *Lights On For Safety* campaign.

"In the interest of safety, I am spearheading this public awareness drive. Many Louisiana motorists do not realize this state law is in existence. Turning our headlights on in these types of weather conditions is an extra safety measure that can make a difference in the prevention of automobile crashes," says Brown.

Commissioner Brown says the matter was brought to his attention by a Louisiana motorist who called the Department of Insurance after seeing many drivers not complying with the law. "This gentleman called my office and asked that something be done. He said he was aware of the law and followed it, but he wondered how many drivers actually know it exists," Brown contends.

Brown is the chairman of the Council on Automobile Insurance Rates and Enforcement (C.A.I.R.E.) and says he decided to launch this initiative because it ties in directly with the Council's mission.



Brown with West Baton Rouge Sheriff Randall Andre'

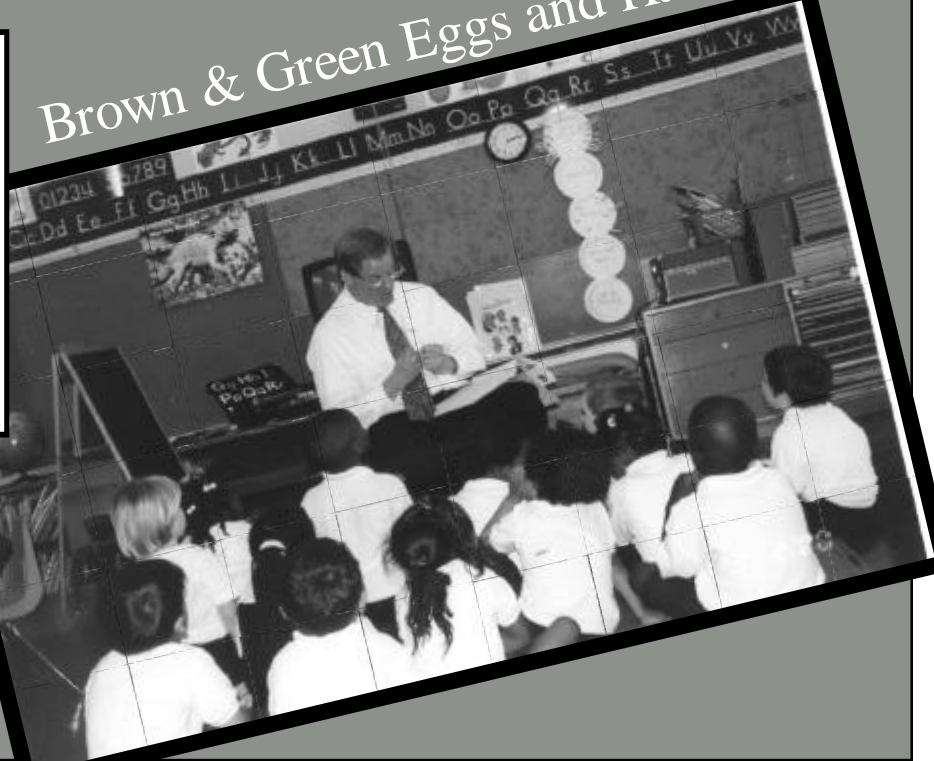
"C.A.I.R.E.'s purpose is to work to lower auto insurance rates in Louisiana. If more drivers follow the law and turn their headlights on in rainy and foggy conditions, more auto crashes will be prevented, which in turn keeps auto insurance rates from rising," Brown maintains.

Commissioner Brown says all Louisianians can play their part in the *Lights On For Safety* campaign. "Remind your friends, relatives and co-workers to turn their headlights on in the rain and in the fog. This is a safety tip well worth remembering, and it's the law."

## Reading Across America

Belfair Elementary, BATON ROUGE - Commissioner Jim Brown reads *Green Eggs and Ham* to Susie Rivet's Pre-Kindergarten class. The visit was in honor of Dr. Suess' 96th birthday and to promote Reading Across America

## Brown & Green Eggs and Ham



# Holocaust Survivors, Heirs Should Check The ICHEIC Website.

The Louisiana Department of Insurance recommends that Holocaust survivors and their heirs check the website of the International Commission on Holocaust Era Insurance Claims (ICHEIC) because lists of policyholders from that era in Europe have been posted. The address of the ICHEIC website is [www.icheic.org](http://www.icheic.org).

"This is a key step in helping resolve the issue of outstanding insurance claims by Holocaust survivors and their heirs. The listing of policyholders is a crucial development in finally bringing a measure of justice to Holocaust survivors and their heirs. The members of the National Association of Insurance Commissioners (NAIC) urge everyone who believes they have outstanding claims to access the ICHEIC website. A person may search the website by name," said Commissioner of Insurance Jim Brown.

ICHEIC has compiled the list from several sources, including public archives and insurance company members of ICHEIC. Names from the public archives may involve companies that are not members of ICHEIC.

If a name appears on a published list that does not automatically entitle the individual named, or his or her beneficiaries, to payment. Upon research and investigation, it may be the claim was settled previously, it was paid to beneficiaries or to the

insured, the loans were taken out against the policy, or the claim was settled through a post-war government restitution program.

The list posted on the ICHEIC website may not include all

"...A person may search the website by name,"

potential claims. People should not be discouraged from filing claims simply because their name or the names of family members are not on any published lists. People who believe they have a valid life, education or dowry claim should present the claim to ICHEIC.

Additional information may be obtained from ICHEIC, the Louisiana Department of Insurance or through local Jewish or Holocaust survivor organizations.

"The Internet is the quickest way to check the list of names ICHEIC currently has. Names will be added to that list as they become available. If a consumer does not have a home computer, many copy centers have Internet access available at a low cost and many public libraries have Internet access available free of

charge," Brown said.

In early 1998, the NAIC, of which Commissioner Brown is a member, put together a special task force to investigate whether or not European insurance companies owed money to Holocaust survivors and their heirs. Help is now available for Holocaust survivors, their heirs and others who believe they may have valid unpaid claims from insurance policies issued in Europe between 1928 and 1944.

If you have any questions or need assistance regarding Holocaust claims our office is here to help. Please contact the Louisiana Department of Insurance at 1-800-259-5300, extension 3036 or 0782. You can also e-mail us at [public@ldi.state.la.us](mailto:public@ldi.state.la.us).

## Commissioner Brown's Guide to Surviving Prom and Graduation Season

Commissioner of Insurance Jim Brown says parents could face huge financial exposure if their teenager drinks and drives. Brown was joined by safety coalition leaders at a press conference recently to examine the dangers associated with teenage drinking and driving, especially during this time of high school proms and graduations.



Jim Brown, Cathy Childers, MADD, Sharron Ayers, LA Alliance to Prevent Underage Drinking and Bob Thompson, LA Highway Safety Commission.

Commissioner Brown said he wanted to team with groups like Mothers Against Drunk Driving, The Louisiana Alliance To Prevent Underage Drinking, The Louisiana Highway Safety Commission and Louisiana State Police so these various coalitions could share their common interest with the parents of teenagers.

"There are several aspects of Louisiana law that people should be aware of in regards to teen drinking and driving relating to their insurance rates and other liability," Brown said.



The Commissioner noted that it is illegal for any person, other than a parent, spouse or legal guardian, to purchase alcoholic beverages on behalf of a person under 21 years of age. "Teenagers get their alcohol directly or indirectly from adults. And the sentiment is sometimes, that in order to protect young people, it is ok for parents to serve them alcohol in a controlled environment, such as their home. However, the fact remains that if parents serve alcohol to their children's friends, they are breaking the law and exposing themselves to enormous risk in terms of legal and financial liability," said Brown.

Brown also added that many people don't know that according to Louisiana law, punitive, or exemplary damages can be awarded to the victim of a drunk driver. These are damages that punish defendants to make an example out of them for their wrongdoing. Insurance policies often exclude coverage for punitive damages caused by an intoxicated driver.

"In situations where an auto insurance policy excludes coverage for punitive damages for the intoxicated operation of a vehicle, the parents will be personally responsible for the acts of their minor children who cause injuries while drinking and driving," Brown contended. Commissioner Brown also noted that the law maintains a motorist does not have to be legally drunk for punitive damages to be assessed against him.

## News From Licensing

The Agent Licensing Division recently completed the processing of life, health & accident renewals for the 5/1/2000 license year. Of the approximate 40,000 renewals mailed out on December 1<sup>st</sup>, 28,384 licensees renewed their LH&A license prior to or on 5/1/2000. If an agent wishes to reinstate an expired license, they must submit the proper form, fees, continuing education certificates (if applicable) and a company appointment form with the appointment fee.

Legislation was passed during the 1999 Session, which provided for the licensing of "home service" agents. In order to qualify for this type of license, insurance companies must submit a form certifying that their agents will be engaged in the selling and servicing of life insurance products using the "Home Service Marketing Distribution System" as defined in our statute. At this time, the Department has 26 home service agents licensed.

Stacie Coles was recently transferred from the Life and Annuity Division to the Agent Licensing Division as our new Continuing Education Coordinator.

## Spotlight Review: *Rate Reducer*



Published by the C.A.I.R.E. Council, *The Rate Reducer* provides information on Automobile Insurance Rates and Enforcement. It contains information on highway safety issues that directly affect auto insurance rates.

*The Rate Reducer* addresses highway safety issues such as discussing measures to reduce drunk driving, encourage seatbelt compliance and methods to reduce accidents due to red light runners.

*The Rate Reducer* regularly includes current statistics on the number of uninsured motorists vehicle impoundments.

The C.A.I.R.E Council, was established in 1997 by the Louisiana Legislature to undertake a comprehensive study to provide oversight and recommendations aimed at enforcement of the law and programs that affect automobile insurance. It is the duty of the Council to make annual reports on its studies, findings and recommendations to the Governor, the Legislature and the Commissioner of Insurance.

For a copy of the *Rate Reducer*, contact the CAIRE Council at (225) 342-5281.

## *Fraud, continued from pg. 1*

to have been accepting insurance premiums, but failing to issue policies and pocketing the money,” said Commissioner Brown.

Investigators believe the alleged wrongdoing involved automobile insurance as well as homeowners coverage. The suspect held insurance licenses which lapsed and then were reinstated. He is alleged to have sold insurance during the time his insurance licenses lapsed.

**March 24, 2000 MONROE** - A Monroe insurance agent was booked into the Monroe City Jail on two counts of theft and two counts of fraud as the statewide crackdown on insurance fraud continues.

Jerry Cason Fortner, 73, 2609 Chatwood Dr., Monroe, was booked for allegedly issuing worthless certificates of insurance and pocketing the premium dollars he collected. The investigation was carried out by the Department of Insurance, State Police Insurance Fraud Task Force, Monroe City Police and Ouachita-Morehouse Parish District Attorney's Office.

**Feb. 22, 2000 BATON ROUGE** - Department of Insurance investigators served Paula F. Citizen, 126 South Main

Street, Church Point, with a cease and desist order for allegedly collecting and keeping premiums on the sale of insurance policies. Ms. Citizen's insurance license was suspended on November 4, 1999, for failure to remit premiums to insurers.

She was booked into the Acadia Parish Jail on counts of felony theft and selling insurance without a license, said Commissioner Brown. The investigation turned up evidence that Ms. Citizen was issuing insurance coverage and keeping the premium.

A joint investigation by the Department of Insurance and the State Police Task Force on Insurance Fraud yielded information that Ms. Citizen allegedly was continuing to sell insurance policies even though her license was suspended and she no longer represents an insurance company.

**Feb. 21, 2000 BATON ROUGE** - In a joint operation with Insurance Department investigators, State Police and Claiborne Parish Sheriff Kenneth Volentine, records of Linda H. Rupert, 50, of Haynesville, were seized after she was served with a search warrant.

Investigators said Ms. Rupert accepted insurance premiums but no valid insurance policies were issued. Investigators also seized a van full of records from her office in the investigation.

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# Company Changes from October 1999 to May 2000

## ACQUISITION

### GRAMERCY INSURANCE COMPANY (TX)

NAIC # 43265

Acquisition filed whereby Benchmark Holdings, Inc., a Georgia corporation, has acquired control of Gramercy Insurance Company, a Texas insurer.

Acquisition approved by the Texas Department of Insurance on February 28, 2000. - Dated 3/29/00

### PENN TREATY LIFE INSURANCE COMPANY (PA)

N/k/a Senior American Life Insurance Company

NAIC # 76759

Acquisition filed whereby American Fidelity & Liberty Insurance Company, a Pennsylvania corporation, has acquired control of Penn Treaty Life Insurance Company, a Pennsylvania insurer.

Acquisition approved by the Pennsylvania Department of Insurance on December 30, 1998. -

Dated 3/29/00

### AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS (TX)

NAIC #68594

Acquisition filed whereby Thoma Cressey Fund, VI, L.P. and TC Partners VI, L.P. (Delaware limited partnerships), and Thoma Cressey Equity Partners, Inc. and Pioneer-Occidental Holdings Company (Delaware corporations) have acquired control of American-Amicable Life Insurance Company of Texas, a Texas insurer. Acquisition approved by the Texas Department of Insurance on February 3, 2000. - Dated 3/20/00

### INVESTORS INSURANCE COMPANY OF AMERICA (NJ)

NAIC #11622

Acquisition filed whereby Lumbermens Mutual Casualty Company, a New Jersey insurer, has acquired control of Investors Insurance Company of America, a New Jersey insurer. Acquisition approved by the New Jersey Department of Insurance on December 28, 1999. - Dated 3/22/00

### OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA (TX)

NAIC #67148

Acquisition filed whereby Thoma Cressey Fund, VI, L.P. and TC Partners VI, L.P. (Delaware limited partnerships), and Thoma Cressey Equity Partners, Inc. and Pioneer-Occidental Holdings Company (Delaware corporations) have acquired control of Occidental Life Insurance Company of North Carolina, a Texas insurer. Acquisition approved by the Texas Department of Insurance on February 3, 2000. - Dated 3/20/00

### PIONEER AMERICAN INSURANCE COMPANY (TX)

NAIC #67873

Acquisition filed whereby Thoma Cressey Fund, VI, L.P. and TC Partners VI, L.P. (Delaware limited partnerships), and Thoma Cressey Equity Partners, Inc. and Pioneer-Occidental Holdings Company (Delaware corporations) have acquired control of Pioneer American Insurance Company, a Texas insurer. Acquisition approved by the Texas Department of Insurance on February 3, 2000. - Dated 3/20/00

### PIONEER SECURITY LIFE INSURANCE COMPANY (TX)

NAIC #67946

Acquisition filed whereby Thoma Cressey Fund, VI, L.P. and TC Partners VI, L.P. (Delaware limited partnerships), and Thoma Cressey Equity Partners, Inc. and Pioneer-Occidental Holdings Company (Delaware corporations) have acquired control of Pioneer Security Life Insurance Company, a Texas insurer. Acquisition approved by the Texas Department of Insurance on February 3, 2000. - Dated 3/20/00

**JOHN HANCOCK PROPERTY AND CASUALTY INSURANCE COMPANY (DE)**

NAIL #16187

Acquisition whereby AXA Reinsurance Company, AXA America, Inc., AXA Reassurance S.A., and AXA (co-applicants) have acquired control of John Hancock Property and Casualty Insurance Company, a Delaware insurer. Acquisition approved by the Delaware Department of Insurance on August 18, 1999. - Dated 3/1/00

**UNISUN INSURANCE COMPANY (SC)**

NAIC #19534

Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Unisun Insurance Company (SC). Acquisition approved by the South Carolina Department of Insurance on November 5, 1999. - Dated 1/25/99

**VIKING INSURANCE COMPANY OF WISCONSIN (WI)**

NAIC #13137

Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Viking Insurance Company of Wisconsin (WI). Acquisition approved by the Colorado Department of Insurance on October 12, 1999. - Dated 1/25/99

**NEW LIFE INSURANCE COMPANY (TX)**

NAIL #60984

Acquisition filed whereby American Prepaid Professional Services, Inc., a Florida corporation, has acquired control of New Life Insurance Company, a Texas insurer. Acquisition approved by the Texas Department of Insurance on October 19, 1999. - Dated 12/21/99

**PROTECTIVE LIFE INSURANCE COMPANY (TN)**

NAIC # 68136

Acquisition filed whereby Protective Life Insurance Company, a Tennessee insurer, has acquired control of Lyndon Southern Insurance Company (#10051) and Gulfco Life Insurance Company (#74640), Louisiana insurers. Hearing held and acquisition

hereby approved on December 29, 1999 by Joe Wills, Hearing Officer for the Louisiana Department of Insurance. - Dated 12/29/99

**SMA HEALTH PLAN, INC. (LA - HMO)**

NAIC # 95046

Acquisition filed whereby Venture Health Partnership of Louisiana, a Louisiana corporation, has acquired control of SMA Health Plan, Inc., a Louisiana health maintenance organization. Hearing held and acquisition hereby approved on December 30, 1999 by Joe Wills, Hearing Officer for the Louisiana Department of Insurance. - Dated 12/30/99

**EBPLIFE INSURANCE COMPANY (OK)**

NAIC # 78611

Acquisition filed whereby General American Life Insurance Company, a Missouri corporation, has acquired control of EBPLife Insurance Company, an Oklahoma insurer. Acquisition approved by the Missouri Department of Insurance on May 21, 1999. - Dated 12/2/99

**INVESTORS CONSOLIDATED INSURANCE COMPANY (NC)**

NAIC # 85189

Acquisition filed whereby Christian Mutual Life Insurance Company (61867), a New Hampshire insurer, has acquired control of Investors Consolidated Insurance Company, a North Carolina insurer. Acquisition approved by the North Carolina Department of Insurance on July 21, 1999. -Dated 11/19/99

**JOHN DEERE INSURANCE COMPANY (IL)**

NAIC # 21180

Acquisition filed whereby Sentry Insurance A Mutual Company, a Wisconsin insurer, has acquired control of John Deere Insurance Company, an Illinois insurer. Acquisition approved by the Illinois Department of Insurance on September 23, 1999. - Dated 12/2/99

**AAA LIFE INSURANCE COMPANY (DC)**

NAIC # 71854

Acquisition filed whereby ACLI Acquisition Company, a Delaware corporation, has acquired control of AAA Life Insurance Company, a DC insurers. Acquisition approved by the District of Columbia Department of Insurance on September 14, 1999. - Dated 10/28/99

**FIRST AMTENN LIFE ISURANCE COMPANY (MS)**

NAIC # 72257 Acquisition filed whereby AmSouth Bancorporation, a Delaware corporation, has acquired control of First AmTenn Life Insurance

Company, a Mississippi insurer. Acquisition approved by the Mississippi Department of Insurance on September 29, 1999. - Dated 11/3/99

**LONE STAR LIFE INSURANCE COMPANY (TX)**

NAIC # 65692

Acquisition filed whereby Life Re Corporation, a Delaware corporation, has acquired control of Hibiscus Life Insurance Company and Lone Star Life Insurance Company, Texas insurers. Acquisition approved by the Texas Department of Insurance on March 24, 1999.-Dated 10/28/99

**CAPITOL LIFE INSURANCE COMPANY, THE (CO)**

NAIC # 61581

Acquisition filed whereby National Health Company (#82538), a Texas insurer, has acquired control of The Capitol Life Insurance Company, a Colorado insurer. Acquisition approved by the Colorado Department of Insurance on August 30, 1999. - Dated 9/30/99

**GUARANTY NATIONAL INSURANCE COMPANY (CO)**

NAIC #11401

Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Guaranty National Insurance Company (CO). Acquisition approved by the Colorado Department of Insurance on November 5, 1999. - Dated 1/25/99

**GUARANTY NATIONAL LIFE INSURANCE COMPANY (OK)**

NAIC #75817

Acquisition filed whereby Reassure America Life Insurance Company (IL) has acquired control of Guaranty National Life Insurance Company (OK). Acquisition approved by the Oklahoma Department of Insurance on August 16, 1999. - Dated 1/26/99

**LANDMARK AMERICAN INSURANCE COMPANY (OK)** NAIC #33138 Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Landmark American Insurance Company (OK). Acquisition approved by the Oklahoma Department of Insurance on October 5, 1999. - Dated 1/25/99

**LINCOLN LIFE AND CASUALTY COMPANY (NE)**

NAIC #65633

Acquisition filed whereby Reassure America Life Insurance Company (IL) has acquired control of

Lincoln Life and Casualty Company (NE).

Acquisition approved by the Nebraska Department of Insurance on July 28, 1999. - Dated 1/26/99

**LONE STAR LIFE INSURANCE COMPANY (TX)**  
NAIC #65692

Acquisition filed whereby Life Re Corporation (DE) has acquired control of Lone Star Life Insurance Company (TX). Acquisition approved by the Texas Department of Insurance on March 24, 1999. - Dated 1/26/99

**ORION INSURANCE COMPANY (CT)**  
NAIC #37818

Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Orion Insurance Company (CT). Acquisition approved by the Connecticut Department of Insurance on November 7, 1999. - Dated 1/25/99

**PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION (CO)**  
NAIC #18139

Acquisition filed whereby NTG Acquisition Corporation (DE) has acquired control of Peak Property and Casualty Insurance Corporation (CO). Acquisition approved by the Colorado Department of Insurance on November 5, 1999. - Dated 1/25/99

**AGL LIFE ASSURANCE COMPANY (PA)**  
NAIC # 60232

Acquisition filed whereby PFG Holdings, Inc., a Pennsylvania holding company, has acquired control of AGL Life Insurance Company, a Pennsylvania insurer. Acquisition approved by the Pennsylvania Department of Insurance on October 26, 1999. - Dated 2/11/00

**CENTRIS LIFE INSURANCE COMPANY (IN)**  
NAIC # 92711

Acquisition whereby HCC Insurance Holdings, Inc., a Delaware corporation has acquired control of The Centris Group, Inc., Centris Life Insurance Company, an Indiana insurer. Acquisition approved by the Indiana Department of Insurance on December 10, 1999. - Dated 2/11/00

**CENTRIS INSURANCE COMPANY (IN)**  
NAIC # 36781

Acquisition whereby HCC Insurance Holdings, Inc., a Delaware corporation has acquired control of The Centris Group, Inc., Centris Insurance Company, an Indiana insurer. Acquisition approved by the Indiana Department of Insurance on December 10, 1999. - Dated 2/11/00

**BRADFORD NATIONAL LIFE INSURANCE COMPANY (TX)** NAIL #86371

Acquisition filed whereby Union Labor Life Insurance Company, a Maryland insurer, has acquired control of Bradford National Life Insurance Company, a Texas insurer. Acquisition approved by the Texas Department of Insurance on October 8, 1999. - Dated 12/17/99

**ROYAL MACCABEES LIFE INSURANCE COMPANY (MI)**

NAIC #65765 Acquisition filed whereby Life Re Corporation, a Connecticut insurance holding company, has acquired control of Royal Maccabees Life Insurance Company, a Michigan insurer. Acquisition approved by the Michigan Department of Insurance on July 23, 1999. - Dated 12/17/99

## **AGENT FOR SERVICE OF PROCESS CHANGE**

**AFBA LIFE INSURANCE COMPANY (LA)**  
NAIL #77879

Amendment (effective 10/7/99): amending Articles of Incorporation - changing the company's registered agent for service of process from Rolfe H. McCollister, McCollister & McCleary, 3029 South Sherwood Boulevard (70816) to Stephen G. McCollister, Esq., AFBA Life Insurance Company, 8440 Jefferson Highway, Suite 301, Baton Rouge, LA 70709. - Dated 10/22/99

**AFBA LIFE INSURANCE COMPANY (LA)**  
NAIL #77879

Amendment (effective 10/7/99): amending Articles of Incorporation - changing the company's registered agent for service of process from Rolfe H. McCollister, McCollister & McCleary, 3029 South Sherwood Boulevard (70816) to Stephen G. McCollister, Esq., AFBA Life Insurance Company, 8440 Jefferson Highway, Suite 301, Baton Rouge, LA 70709. - Dated 10/22/99

## **AMENDMENT TO CERTIFICATE OF AUTHORITY**

**FOREMOST SIGNATURE INSURANCE COMPANY (MI)**

NAIC #41513  
AGENCY #15263

Amendment to Certificate of Authority: certificate amended to add vehicle and miscellaneous insurance, to the company's authority in Louisiana. - Dated 2/29/00

**LOUISIANA EMPLOYERS-MANAGED INSURANCE COMPANY**

NAIC #10708

Amendment to Certificate of Authority: certificate amended to add vehicle, liability, fire and extended coverage insurance, to the company's authority in Louisiana. - Dated 2/9/00

**LUTHERAN BROTHERHOOD (MN)**

Fraternal insurer NAIC #57126

Amendment to Certificate of Authority: certificate amended to add variable life and variable annuity insurance to the Company's authority in Louisiana - Dated 12/14/99

**COLUMBUS LIFE INSURANCE COMPANY (OH)**  
NAIC #99937

AGENCY #2787

Amendment to Certificate of Authority: certificate amended to add variable life insurance to the company's authority in Louisiana. - Dated 12/2/99

**JACKSON NATIONAL LIFE INSURANCE COMPANY (MI)**

NAIC #65056

AGENCY #7947

Amendment to Certificate of Authority: certificate amended to add variable life insurance to the company's authority in Louisiana. -Dated 11/19/99

**LIBERTY LIFE ASSURANCE COMPANY OF BOSTON (MA)**

NAIL #65315

AGENCY #8240

Amendment to Certificate of Authority: certificate amended to add variable life insurance to the company's authority in Louisiana. - Dated 12/2/99

**MS CASUALTY INSURANCE COMPANY (MS)**  
NAIC #15008

AGCY/CO #16355

Amendment to Certificate of Authority: certificate amended to add workers' compensation insurance to the company's authority in the State of Louisiana. - Dated 9/30/99

**FOLKSAMERICA REINSURANCE COMPANY (NY)**

NAIC #38776

AGCY/CO #6008 and #15253

Amendment to Certificate of Authority: certificate amended to add fidelity and surety insurance to the company's authority in the State of Louisiana. - Dated 9/30/99



SAFETY NATIONAL CASUALTY CORPORATION (MO)

NAIC #15105

AGT/CO #17315

Amendment to Certificate of Authority: certificate amended to add vehicle, burglary & forgery, glass, fire & extended coverage, crop & livestock, and marine & transportation (inland marine) insurance to the company's authority in the State of Louisiana. - Dated 10/6/99

## MERGER AGREEMENT

GE REINSURANCE CORPORATION (IL)

NAIC #22969

AGENCY #8050 and 15910

Merger Agreement (effective 12/30/99): whereby First Excess and Reinsurance Corporation, a Missouri insurer (licensed) merged into GE Reinsurance Corporation, an Illinois insurer (licensed/surviving company). On the effective time of merger, the separate existence of First Excess and Reinsurance Corporation (NAIC #32018 - AGENCY #3947 and 3950) shall cease. - Dated 2/17/00

ROYAL MACCABEES LIFE INSURANCE COMPANY (MI)

NAIC #65765

AGENCY #8730

Merger Agreement (effective 9/30/99): whereby Reassure America Life Insurance Company, an Illinois insurer (licensed) merged into Royal Maccabees Life insurance Company, an Illinois insurer (licensed/surviving company). At the effective time of merger, the separate existence of Reassure America Life Insurance Company (NAIC #97128 - AGENCY #8015) shall cease. - Dated 3/1/00

REASSURE AMERICA LIFE INSURANCE COMPANY (IL)

NAIC #97128

Merger Agreement (effective 9/29/99): whereby Mission Life Insurance Company, a Texas insurer (licensed) merged into Reassure America Life Insurance Company, an Illinois insurer (licensed/surviving company). At the effective time of merger, the separate existence of Mission Life Insurance Company (NAIC #75388 - AGENCY #0000) shall cease. - Dated 2/9/00

NATIONAL FIDELITY LIFE INSURANCE COMPANY (MO)

NAIL #66559

Merger Agreement (effective 9/30/99): whereby Lincoln American Life Insurance Company, a

Tennessee insurer (licensed) merged into National Fidelity Life Insurance Company, a Missouri insurer (licensed/surviving company). At the effective time of merger, the separate existence of Lincoln American Life Insurance Company (NAIC #65579 - AGENCY #0000) shall cease. - Dated 2/9/00

NATIONWIDE LIFE INSURANCE COMPANY (OH)

NAIL #66869

Merger Agreement (effective 9/1/99): whereby Employers Life Insurance Company of Wausau, a Wisconsin insurer (licensed) merged into Nationwide Life Insurance Company, an Ohio insurer (licensed/surviving company). Upon and after the effective time of merger, the separate existence of Employers Life Insurance Company of Wausau

## NAME/DOMICILE CHANGE and/or REDOMESTICATION

CENTRIS LIFE INSURANCE COMPANY (IN)

NAIC #92711

AGENCY #7712 .

Amendment (effective 12/28/99): amending Articles of Incorporation (changing the company's name from Centris Life Insurance Company to HCC Life Insurance Company). - Dated 3/10/00

CONSTITUTION REINSURANCE CORPORATION (NY)

NAIC #21032

AGENCY #14720

Amendment (effective 07/13/99): amending Articles of Incorporation (changing the company's name from Constitution Reinsurance Corporation to Gerling Global Reinsurance Corporation of America). - Dated 3/10/00

GERLING GLOBAL REINSURANCE CORPORATION OF AMERICA (NY)

NAIC #32190

AGENCY #32190 and 32191

Amendment (effective 07/13/99): amending Articles of Incorporation (changing the company's name from Gerling Global Reinsurance Corporation of America to Constitution Insurance Company). - Dated 3/10/00

MARKEL INSURANCE COMPANY (IL)

NAIC #38970

Amendment (effective 1/10/00): amending Articles of Incorporation (changing the company's city of domicile to Deerfield, County of Lake, Illinois). - Dated 3/10/00

FEDERATED RURAL ELECTRIC INSURANCE CORPORATION (WI)

NAIC #11118

AGENCY #3735 and 15095

Amendment (effective 10/1/99): amending Articles of Incorporation - redomesticating the company from Wisconsin to Kansas; converting the company from a stock to a reciprocal insurance exchange; and changing the company's name from Federated Rural Electric Insurance Exchange.) -Dated 3/6/00

GAN NATIONAL INSURANCE COMPANY (NY)

NAIC #38512

AGENCY #6075 and 18019

Amendment (effective 8/25/99): amending Articles of Incorporation - changing the company's name from GAN National Insurance Company to Rampart Insurance Company). -Dated 3/6/00

GAN NORTH AMERICAN INSURANCE COMPANY (TX)

NAIC #25771

AGENCY #18020

Amendment (effective 9/10/99): amending Articles of Incorporation - changing the company's name from GAN North American Insurance Company to Western Continental Insurance Company). -Dated 3/6/00

WINTERTHUR REINSURANCE CORPORATION OF AMERICA (NY)

NAIC #10006

AGENCY #1244 and 16290

Amendment (effective 3/1/99): amending Articles of Incorporation - changing the company's name from Winterthur Reinsurance Corporation of America to PartnerRe Insurance Company of New York). -Dated 3/6/00

ANTHEM HEALTH & LIFE INSURANCE COMPANY (IN)

NAIL #67369

AGENCY #7565 and 7566

Amendment (effective 7/30/99): amending Articles of Incorporation (changing the company's name from Anthem Health & Life Insurance Company to Alta Health & Life Insurance Company). - Dated 2/29/00

CAMDEN FIRE INSURANCE ASSOCIATION, THE (NJ)

NAIC #21946

AGENCY #14290

Amendment (effective 10/22/99): amending Articles of Incorporation (changing the company's name from The Camden Fire Insurance Association to CGU Insurance Company of New Jersey).

- Dated 2/29/00

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY (MA)  
NAIC #65099  
AGENCY #8020 and 8021  
Amendment (effective 2/1/00): amending Articles of Incorporation (changing the company's name from John Hancock Mutual Life Insurance Company to John Hancock Life Insurance Company) and converting from a mutual to a stock company. - Dated 2/29/00

JOHN HANCOCK PROPERTY AND CASUALTY INSURANCE COMPANY (DE)  
NAIC #16187  
AGENCY #16187 and 16186  
Amendment (effective 9/10/99): amending Articles of Incorporation (changing the company's name from John Hancock Property and Casualty Insurance Company to AXA Re Property and Casualty Insurance Company). - Dated 3/1/00

MERCANTILE AND GENERAL LIFE REASSURANCE COMPANY OF AMERICA (MI)  
NAIL #97071  
AGENCY #8931  
Amendment (effective 4/15/99): amending Articles of Incorporation (changing the company's name from Mercantile and General Life Reassurance Company of America to Sun Life of Canada Reinsurance Company (U.S.)). - Dated 2/29/00

PEOPLES BENEFIT LIFE INSURANCE COMPANY (MO)  
NAIC #66605  
Redomestication (effective 12/31/99): redomiciling the company from Missouri to the State of Iowa). - Dated 2/29/00

ROYAL MACCABEES LIFE INSURANCE COMPANY (MI)  
NAIC #65765  
Redomestication (effective 9/30/99): redomiciling the company from Michigan to the State of Illinois.) - Dated 3/1/00

ROYAL MACCABEES LIFE INSURANCE COMPANY (IL)  
NAIC #65765  
AGENCY #8730  
Amendment (effective 10/1/99): amending Articles of Incorporation (changing the company's name from Royal Maccabees Life Insurance Company to Reassure America Life Insurance Company.) - Dated 3/1/00

SUNSET LIFE INSURANCE COMPANY OF AMERICA (WA)  
NAIL #69272  
Redomestication (effective 12/23/99): redomiciling the company from Washington to the State of Missouri). - Dated 2/29/00  
TIG REINSURANCE COMPANY (CT)  
NAIC #23680  
AGENCY #2825 and 14648  
Amendment (effective 10/27/99): amending Articles of Incorporation (changing the company's name from TIG Reinsurance Company to Odyssey America Reinsurance Corporation). - Dated 2/28/00

TMG LIFE INSURANCE COMPANY (ND)  
NAIL #70491  
AGENCY #13175  
Amendment (effective 12/1/99): amending Articles of Incorporation (changing the company's name from TMG Life Insurance Company to Clarica Life Insurance Company-U.S.). - Dated 2/28/00

PRINCIPAL HEALTH CARE OF LOUISIANA, INC. (LA)  
NAIC #95173  
Amendment (effective 12/21/99): amending Articles of Incorporation (changing the company's name from Principal Health Care of Louisiana, Inc. to Coventry Health Care of Louisiana, Inc.) - Dated 12/29/99

CIGNA REINSURANCE COMPANY (PA)  
NAIC #22705  
Amendment (effective 11/1/99): amending Articles of Incorporation (changing the company's name from CIGNA Reinsurance Company to ACE American Reinsurance Company). - Dated 12/15/99

CIGNA FIRE UNDERWRITERS INSURANCE COMPANY (PA)  
NAIL #20702  
AGENCY #1070 and 13420  
Amendment (effective 11/1/99): amending Articles of Incorporation (changing the company's name from CIGNA fire Underwriters Insurance Company to ACE Fire Underwriters Insurance Company). - Dated 12/2/99

CIGNA INDEMNITY INSURANCE COMPANY (PA)  
NAIL #10030  
AGENCY #13463  
Amendment (effective 11/1/99): amending Articles of Incorporation (changing the company's

name from CIGNA Indemnity Insurance Company to ACE Indemnity Insurance Company).

- Dated 12/2/99

CIGNA INSURANCE COMPANY (PA)  
NAIC #22667  
AGENCY #14485 and 14486  
Amendment (effective 11/1/99): amending Articles of Incorporation (changing the company's name from CIGNA Insurance Company to ACE American Insurance Company). - Dated 12/2/99

CIGNA PROPERTY AND CASUALTY INSURANCE COMPANY (PA)  
NAIC #20699  
AGENCY #1080 and 13430  
Amendment (effective 11/1/99): amending Articles of Incorporation (changing the company's name from CIGNA Property and Casualty Insurance Company to ACE Property and Casualty Insurance Company). - Dated 12/2/99

EBPLIFE INSURANCE COMPANY (OK)  
NAIL #78611  
Redomestication (effective 4/12/99): amending Articles of Incorporation (redomiciling the Company from Oklahoma to the State of Missouri). - Dated 12/2/99

EBPLIFE INSURANCE COMPANY (MO)  
NAIL #78611  
AGENCY #11525  
Amendment (effective 7/23/99): amending Articles of Incorporation (changing the company's name from EBPLife Insurance Company to GenAm Benefits Insurance Company). - Dated 12/2/99

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA (PA)  
NAIL #21970  
AGENCY #15291  
Amendment (effective 8/25/99): amending Articles of Incorporation (changing the company's name from General Accident Insurance Company of America to CGU Insurance Company). - Dated 12/2/99

JOHN DEERE INSURANCE COMPANY (IL)  
NAIC #21180  
AGENCY #8010 and 15890  
Amendment (effective 10/1/99): amending Articles of Incorporation (changing the company's name from John Deere Insurance Company to Sentry Select Insurance Company). - Dated 12/2/99

MASSACHUSETTS CASUALTY INSURANCE COMPANY (MA)  
NAIC #80896  
AGENCY #8840

Amendment (effective 7/20/99): amending Articles of Incorporation (changing the company's name from Massachusetts Casualty Insurance Company to Centre Life Insurance Company). - Dated 12/2/99

**PENNSYLVANIA GENERAL INSURANCE COMPANY (PA)**

NAIC #21962  
AGENCY #16900

Amendment (effective 8/25/99): amending Articles of Incorporation (changing the company's name from Pennsylvania General Insurance Company to General Accident Insurance Company). - Dated 12/2/99

**ARCADIA NATIONAL LIFE INSURANCE COMPANY (AZ)**

NAIC #72613  
AGENCY #1927

Amendment (effective 8/15/99): amending Articles of Incorporation (changing the company's name from Arcadia National Life Insurance Company to Reliance Life Insurance Company) and redomesticating the company from Arizona to Delaware. -Dated 9/22/99

**CALVERT INSURANCE COMPANY (PA)**

NAIC #20524  
AGENCY #14269

Amendment (effective 8/11/99): amending Articles of Incorporation (changing the company's name from Calvert Insurance Company to Specialty National Insurance Company). -Dated 9/22/99

**FOUNDATION HEALTH, A LOUISIANA HEALTH PLAN, INC. (LA)**

NAIC #95517  
AGENCY #7838

Amendment (effective 8/12/99): amending Articles of Incorporation (changing the HMO's name from Foundation Health, a Louisiana Health Plan, Inc. to AmCare Health Plan of Louisiana, Inc.). -Dated 9/21/99

**WINTERTHUR LIFE RE INSURANCE COMPANY (TX)**

NAIC #64688  
AGENCY #7730

Amendment (effective 4/2/99): amending Articles of Incorporation (changing the company's name from Winterthur Life Re Insurance Company to PartnerRe Life Insurance Company of the U.S.) -Dated 9/22/99

**NORTHBROOK NATIONAL INSURANCE COMPANY (IL)**

NAIC #36463  
AGENCY #16695

Amendment (effective 4/16/99): amending Articles of Incorporation - changing the company's name from Northbrook National Insurance Company to Discover Property & Casualty Insurance Company. -Dated 11/9/99

**SWISS REINSURANCE AMERICA CORPORATION (NY)**

NAIL #25364

Amendment (effective 4/1/99): amending Articles of Incorporation - changing the company's city of domicile from New York to Armonk, County of Westchester, New York. -Dated 11/8/99

**Worldwide Insurance Company (MO)**

NAIC #26050

Redomestication (effective 9/29/99): amending Articles of Incorporation - redomesticating the company from Missouri to the State of Ohio. - Dated 11/9/99

**EUROPEAN REINSURANCE CORPORATION OF AMERICA (NH)**

NAIL #29700  
AGT/CO #18461

Amendment (effective 7/1/99): amending Articles of Incorporation - changing the company's name from European Reinsurance Corporation of America to North American Elite Insurance Company. - Dated 10/6/99

**MIDLAND NATIONAL LIFE INSURANCE COMPANY (SD)**

NAIC #66044  
AGT/CO #9010 and 9011

Redomestication (effective 7/1/99): amending Articles of Incorporation - redomiciling the company from South Dakota to the State of Iowa. - Dated 10/6/99

**MUTUAL ASSURANCE, INC. (AL)**

NAIC #33391  
AGT/CO #33391 and 33392

Amendment (effective 6/15/99): amending Articles of Incorporation - changing the company's name from Mutual Assurance, Inc. to The Medical Assurance Company, Inc.) - Dated 10/6/99

**Newly Licensed Entities**

The following entities received licenses from the Louisiana Department of Insurance from January through March 2000

**American Tax Preparers Purchasing**

Line: Risk Purchasing  
Domiciled: Georgia  
Effective: January 5, 2000

**NATLSCO, Inc.**

Line: Third Party Admin.  
Domiciled: Delaware  
Effective: January 7, 2000

**Healthcare Indemnity, Inc.**

Line: Fire & Casualty  
Domiciled: Colorado  
Effective: January 11, 2000

**Interstate Specialty Marketing, Inc.**

Line: Third Party Admin.  
Domiciled: California  
Effective: January 31, 2000

**American Trust Administrators, Inc.**

Line: Third Party Admin.  
Domiciled: Kansas  
Effective: March 1, 2000

**United Healthcare Services, Inc.**

Line: Third Party Admin.  
Domiciled: Minnesota  
Effective: March 1, 2000

**Worldwide Insurance Services, Inc.**

Line: Third Party Admin.  
Domiciled: Virginia  
Effective: March 1, 2000

**AmCare Management, Inc.**

Line: Third Party Admin.  
Domiciled: Texas  
Effective: March 14, 2000

**Ocoma Acquisition Company**

Line: Automobile Service Club  
Domiciled: Illinois  
Effective: March 23, 2000

NOTE: Information taken from Company Licensing Monthly Reports of January, February and March 2000. Financial Solvency confirmed information for all parts of this report.

**Single copies of the following publications  
are available free of charge at your request:**

**Award Winning! Ask Commissioner Brown** -- The Commissioner's weekly question-and-answer-style column that appears in more than 30 newspapers around the state.

**Award Winning! How to File an Insurance Complaint** -- A step-by-step explanation of how to file a complaint with the Department of Insurance and what help you can expect once you have filed your complaint.

**Award Winning! Teenager's Guide to Auto Insurance** -- Answers to common questions teenagers have about getting auto insurance.

**Solving Your Health Insurance Problems** -- Assists you in choosing the right health care plan and resolving disputes about medical insurance claims.

**The Pocket Guide to Getting a Resident Insurance License** -- A guide for those interested in becoming insurance agents licensed to sell in Louisiana.

**Consumer Beware** -- A top 10 list of things you can do to stop insurance fraud.

**Consumer Guide to Auto Insurance** -- Shopping tips, policy terminology, discount information and easy-to-use worksheets make these booklets a consumer favorite.

**Revised! Auto Rate Comparison Guide and Homeowners Rate Comparison Guide** -- These two publications provide the consumer with a convenient way to compare rates of different companies when shopping for insurance.

**Dos and Don'ts of Workers' Compensation** -- The guidelines people should follow when they experience injury at their place of employment.

**Buyer's Guide to Fixed Annuities** -- A guide to help answer your questions regarding fixed, deferred and other types of annuities.

**Louisiana Insurance Fraud Investigator** -- A special report on the fraud-fighting efforts of the Department.

***Coming Soon:***

**Weathering the Storm** -- A complete guide to preparing for the upcoming storm season.

**Louisiana SHIIP** -- An informative brochure for seniors. A SHIIP Counselor can explain how Medicare works, what is covered and what costs the new recipient is responsible for.

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**Louisiana Department of Insurance  
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